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Eradication of poverty and other development issues: women in development

Integrating women into national development strategies

Report of the Secretary-General

Summary

Pursuant to General Assembly resolution 62/206 on women in development, the present report focuses on progress made in integrating the specific priorities and needs of women in development, including in the formulation of national development strategies. Recommendations are provided for consideration by the Assembly.

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I. Introduction

1. In its resolution 62/206, the General Assembly reaffirmed that gender equality is of fundamental importance for achieving economic growth, poverty eradication and sustainable development. The Assembly stressed the importance of creating a favourable and conducive national and international environment in all fields of life for the effective integration of women in development.

2. The General Assembly requested the Secretary-General to submit to it, at its sixty-fourth session, a report on the progress made in the implementation of resolution 62/206 on women in development, including on integrating a gender perspective into national development strategies. The present report was prepared in response to that request. Contributions from Member States and United Nations entities were used as a basis for preparation of the present report.[1]

II. Progress towards the integration of women into development

3. Although gender equality and the empowerment of women are increasingly recognized as important prerequisites for achieving economic growth, poverty eradication and sustainable development, systematic attention has not been paid to the priorities and needs of women and girls in development policies and planning processes. Structural inequalities in the division of power and resources and persistent stereotypical attitudes and gender bias in society impede the implementation of commitments on gender equality.[2]

4. While globalization has brought greater economic opportunities and independence to some women, many others have been marginalized. The uneven distribution of the benefits of globalization has led to widening economic disparities, high incidence of poverty among women and increased gender inequality, including, inter alia, through deteriorating and unsafe work environments, especially in the informal economy and in rural areas.

5. The challenges facing women in development have been exacerbated by the food crisis. Increases in food prices have affected millions of people, especially poor women.[3] Although women play a critical role in the production of food in

[1] Contributions were received from the Governments of: Algeria, Australia, Bahrain, Belarus, Belgium, Bosnia and Herzegovina, Cameroon, Chile, China, Colombia, Cyprus, Denmark, Ecuador, El Salvador, Ethiopia, Finland, Germany, Greece, Jamaica, Japan, Malta, Mexico, Portugal, Qatar, Russian Federation, Serbia, Singapore, Sudan, Trinidad and Tobago, Turkey, Uzbekistan, Venezuela, Viet Nam and Yemen. The following United Nations entities provided inputs: the Department of Economic and Social Affairs, the Economic Commission for Europe (ECE), the Economic and Social Commission for Western Asia (ESCWA), the Joint United Nations Programme on HIV/AIDS (UNAIDS), the Office of the United Nations High Commissioner for Refugees (UNHCR), the United Nations Conference on Trade and Development (UNCTAD), the United Nations Development Fund for Women (UNIFEM), the United Nations Development Programme (UNDP), the United Nations Population Fund (UNFPA), the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA), the World Bank, the United Nations Volunteers (UNV), the World Food Programme (WFP) and the World Trade Organization.

[2] See E/CN.6/2008/2.

[3] World Bank/Food and Agriculture Organization of the United Nations/International Fund for Agricultural Development, *Gender in Agriculture Sourcebook, 2008*.

many parts of the world, they face significant constraints in access to productive resources, such as land, credit, extension services and technology. The migration of men from rural areas in search of employment leaves women with responsibility for the livelihoods of their families. The unequal access to and control over assets and resources by women limit their ability to plan for and avert crises.[4] Financial and economic crises also create a disproportionate burden for many women who are concentrated in vulnerable employment and are more likely to be unemployed than men, who tend to have lower unemployment and social security benefits,[5] and who have unequal access to and control over economic and financial resources.

6. Analysis of the 2008 mid-point review of the implementation of the Millennium Development Goals indicates that efforts have been taken at the national level to integrate women into development. Progress has been made, for example, in eliminating gender disparities in education and in increasing women's access to employment and political participation, although the gains made have been slow and uneven across regions.

7. The gender parity index in primary education is 95 per cent or higher in 6 of 10 regions, including the most populous ones.[6] However, progress has not been fast enough to ensure basic education for the millions of girls still out of school, and gains have been very uneven across regions. Of the 113 countries that missed the gender parity target for school enrolment at both the primary and secondary levels, only 18 are likely to achieve that goal by 2015. Gender parity has been reached at the secondary level by only 35 per cent of countries and at the tertiary level by only 3 per cent.[7]

8. Increasing educational attainment can be effective as an empowerment strategy only if it translates into equality of economic opportunities. While employment has increased for women, their paid work in many areas is characterized by occupational segregation and they are often concentrated in low-paid jobs with little security. Women's unequal share of unpaid household work restricts their access to full employment and steers them into the informal economy, particularly in the context of HIV/AIDS and the food crisis.

9. The proportion of seats in parliaments held by women increased slightly from 13.5 per cent in 2000 to 18.4 per cent in 2009.[8] Only 24 countries have achieved 30 per cent or higher female representation in parliament. While such representation is an important indicator of women's capacity to influence decision-making, including on public policies, strategies and resource allocations, access to leadership positions is also critical.

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[4] K. Hansen-Kuhn, "Women and Food Crises: How United States Food Aid Policies Can Better Support their Struggles". Discussion paper prepared for ActionAid (2007). Available from http://www.sarpn.org/documents/d0002518/Women_food_crises_ActionAid.pdf.

[5] United Nations, Department of Economic and Social Affairs Division for the Advancement of Women, *1999 World Survey on the Role of Women in Development: Globalization, Gender and Work* (United Nations publication, Sales No. E.99.IV.8), pp. 12-13.

[6] United Nations, Department of Economic and Social Affairs, *The Millennium Development Goals Report 2009*, New York, 2007.

[7] United Nations, Background paper prepared for the High-level event on the Millennium Development Goals held on 25 September 2008 in New York.

[8] Inter-Parliamentary Union, Women in National Parliaments: situation as of 31 May 2009. Available from http://www.ipu.org/wmn-e/world.htm.

10. Successful development outcomes, including the achievement of the Millennium Development Goals, are contingent on progress in achieving gender equality and the empowerment of women. There is increasing awareness that investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth. Integrating gender perspectives in national development policies, strategies and plans is critical for sustainable and people-centred economic growth and poverty reduction.

III. Integrating gender perspectives into national development policies and strategies

11. The 2005 World Summit called for the adoption and implementation of "comprehensive national development strategies to achieve the internationally agreed development goals and objectives, including the Millennium Development Goals" (General Assembly resolution 60/1, para. 22 (a)). In response, the Commission on the Status of Women addressed the issue of national development strategies during its fiftieth session in 2006 through a high-level round table and underlined the need to systematically integrate gender perspectives into national development policies, strategies and plans.[9]

12. The 10-year review of the implementation of the Beijing Platform for Action in 2005 indicated that some Member States had taken steps to address the needs of women and girls in national development policies.[10] There were, however, persistent constraints in implementation that included lack of effective accountability, monitoring and evaluation mechanisms; limited capacity and expertise on gender mainstreaming, especially in line ministries; and insufficient human and financial resources.[10] The critical role of national machineries for gender equality and women's empowerment in mainstreaming gender perspectives in national development policies was highlighted.

13. Analysis of national reporting on the Millennium Development Goals and poverty reduction strategy papers revealed, however, that Governments had missed critical opportunities to fully identify and address gender perspectives (see A/62/187, para. 73). While gender equality objectives are increasingly addressed at the policy level, significant gaps persist in their implementation at the programme level.[9, 10]

14. In the preparation of the present report, a number of Member States and United Nations entities reported on efforts to mainstream gender perspectives in national development strategies. The Government of Yemen integrated gender perspectives into national and sector policies, including the five-year plan for development and poverty alleviation (2006-2010). The National Machinery for Women's Rights in Cyprus promoted gender mainstreaming in all national policies and programmes through training of relevant professionals within the public service on gender equality issues, data collection and sex-disaggregated data, as well as the organization of workshops, seminars and conferences. El Salvador's Red Solidaria Programme, a multisectoral human development strategy, incorporated gender

[9] See E/CN.6/2006/CRP.7. Available from http://www.un.org/women/watch/daw/csw50/documents.htm.

[10] See E/CN.6/2005/2 and Corr.1.

perspectives, in particular in the health and education sectors. Ethiopia's Plan for Accelerated and Sustained Development to End Poverty for the period 2005/2006-2009/2010 included interventions to reduce women's time burdens by making water supplies available within 0.5 km to 85 per cent of the population by 2010.

15. With assistance from UNIFEM, the Government of Kyrgyzstan strengthened systems for gender-sensitive monitoring of national development plans and costing gender equality priorities. UNDP assisted Jordan with the integration of gender perspectives into their National Executive Programme (2007-2009). UNDP also facilitated the engagement of women's civil society organizations in the drafting of the National Initiative for Social Development in Djibouti.

16. WFP supported training on gender equality for government staff participating in poverty reduction strategy processes. To assist national governments in strengthening attention to gender issues in their national strategies, UNAIDS prepared a guidance manual for national responses to HIV/AIDS.

17. Several Member States reported on action plans and strategies aimed at achieving gender equality (Algeria, Belarus, Bosnia and Herzegovina, Cameroon, Denmark, El Salvador, Finland, Mexico, Russian Federation, Serbia, Trinidad and Tobago, and Yemen); legislative measures (Bosnia and Herzegovina, China, Cyprus, Finland and Viet Nam); and the creation of national mechanisms (Finland and Viet Nam), but did not specify how those interventions supported the integration of gender perspectives into national development policies and strategies.

Increasing resource allocations for gender equality and empowerment of women

18. Increased attention to gender mainstreaming in national development strategies and action plans is necessary to ensure progress in implementation of commitments on gender equality and women's empowerment. A critical issue is the allocation of sufficient resources. Despite a growing body of evidence demonstrating that gender equality makes good economic sense and the calls for gender mainstreaming in economic policies and public finance processes, adequate resources have not been systematically allocated to gender equality and empowerment of women.[11]

19. Some Member States reported on resources allocated to gender equality commitments. In 2009, Mexico earmarked 8,981.6 million pesos ($678.7 million) to gender equality in its federal expenditure budget. In Japan, for the fiscal year 2009, 4.3 trillion yen ($44.9 billion) was allocated to the budget for gender equality, an increase of approximately 2.7 per cent from 2008.

20. ECE has developed a web-based information portal (to be launched in October 2009) to provide good practice case studies in gender mainstreaming in economic policies across ECE member States. The portal will also provide policymakers with links to toolkits, manuals and guidelines on gender-responsive budgeting.

21. Gender-responsive budget initiatives that mainstream gender perspectives into budgets and link resource allocations to gender equality commitments have been launched in more than 60 countries over the past decade. Many of those initiatives have involved only the analysis of budgets and have had limited focus on implementation. Emphasis has been mainly on the expenditure rather than the

[11] See E/CN.6/2008/5.

revenue side of budgets. Many initiatives have focused on social sectors rather than on productive sectors.

22. Several Member States reported on gender-responsive budget initiatives, including through legislation, to ensure a stronger focus on gender perspectives in planning processes (Belgium, Cyprus, Finland, Japan, Mexico, Viet Nam and Yemen). In Belgium, for example, a law adopted in 2007 requires the integration of gender perspectives into budget preparations and the preparation of a note explaining the amounts earmarked for the promotion of equality between women and men. Guidelines for the 2009 budget noted that gender budgeting was obligatory, but focused on awareness-raising and training activities as a first step. The Law on Gender Equality and the National Strategy on the Advancement of Women (2000-2010) in Viet Nam contain clear requirements for budgeting for activities relating to gender equality. On the basis of guidance by the Ministry of Finance, 93 per cent of Ministries and Government Agencies, allocated resources in their annual budgets for activities aimed at achievement of gender equality.

23. A Directorate on gender-responsive budgeting within the Ministry of Finance was established in Yemen in 2007. The National Committee on Women of Yemen participated in meetings of the technical committee on sectoral and local budgets in 2007 and 2008. The National Women's Institute in Mexico developed manuals and guidelines for gender-responsive budgeting and collaborated with the committees on gender equality in the Chamber of Deputies and Senators and the Ministry of Finance.

24. In 2008, the Gender Centre of the Federation of Bosnia and Herzegovina established an expert working group, in collaboration with UNIFEM, to collect and analyse budget regulations, with the aim to make gender analysis and gender-sensitive planning mandatory, in accordance with the recommendations from the Council of Europe and the Committee on the Elimination of Discrimination against Women. With support from UNIFEM, the Government of Kyrgyzstan introduced gender-responsive budgeting as part of the reform of the public finance management.

25. The sustainability of gender-responsive budgeting initiatives requires awareness-raising and capacity-building activities.[11] Cyprus organized a seminar on gender-responsive budgeting, in 2008, involving relevant stakeholders including the Ministry of Finance and the Parliamentary Committee on Finance. ESCWA organized a regional workshop on gender-responsive budgeting for representatives of the ministries of planning and finance in almost all ESCWA member States, and provided advisory services and technical assistance to several Member States, including Bahrain, Jordan and Yemen.

26. Several United Nations entities supported gender-responsive budget initiatives at the national and local level and developed their own capacity to support work in this area. UNDP provided capacity development support to country offices and key stakeholders on the collection and use of sex-disaggregated data in gender analysis of budgets, including in Morocco and Tunisia. UNIFEM collaborated with finance ministries in 20 countries to develop tools and monitoring mechanisms to track implementation of commitments towards gender equality. UNAIDS assisted countries to increase attention to gender-responsive budgeting within the context of national HIV and AIDS strategies.

27. There is increased risk of reductions in allocations to gender equality commitments in both developed and developing countries in the context of the economic crisis. Gender-responsive budgets are an important tool for ensuring that in the responses to the financial and economic crisis sufficient resources are allocated and spent to promote gender equality and women's empowerment.

IV. Increasing women's access to full employment and decent work

28. While women's access to employment opportunities has increased in recent years, women are more likely than men to have low-paid and vulnerable jobs, with no social protection, basic rights or voice at work.[12] Recent statistics indicate that globally, women account for almost 40 per cent of all paid employment outside of agriculture, an increase from 36 per cent in 1990. Despite this increase, female participation in the labour force was estimated to be 52.6 per cent in 2008, compared with male participation in the labour force of 77.5 per cent. At the same time, the global unemployment rate for women (6.3 per cent) was higher than for men (5.9 per cent).[13]

29. In 2008, the service sector accounted for 46.3 per cent of all female employment, compared with 41.2 per cent of male employment,[13] varying across regions, from 84.4 per cent in developed economies and the European Union to 18.2 per cent in South Asia. While the share of female employment in agriculture has declined from 42.9 per cent in 1998 to 35.4 per cent in 2008, the figure remained high in sub-Saharan Africa (64.3 per cent) and South Asia (64.5 per cent).[13]

30. Increasing women's access to the labour market should be an integral part of national development policies and strategies. A number of Member States provided data on the current situation of women in the labour market. The unemployment rate in Bosnia and Herzegovina was reported as 26.8 per cent for women and 21.4 per cent for men in 2008. Women in Serbia accounted for 44 per cent of those in employment and 54.3 per cent among the unemployed.

31. Several Member States noted an increase in women's access to employment opportunities. The share of women employed in the labour force (25 years and over) increased incrementally by 2.2 per cent from 2007 to 2008 in Jamaica, owing primarily to increased employment in the service industry, such as wholesale and retail trade, transport, business, and community and social services. In Qatar, the participation of women in the labour market increased to 49.3 percent in 2007 from 40.6 percent in 2004. Qatari businesswomen accounted for more than 50 per cent of the total number of investors on the Doha Securities Market. An increase in employment of women in the civil service from 10.6 per cent in 2004 to 33 per cent in 2007 was reported in Yemen.

32. Some Member States reported on efforts to integrate gender perspectives into labour market legislation, policies and strategies to increase women's access to employment. Initiatives reported included legislation (Australia, Belarus, Bosnia

[12] International Labour Organization, *Global Employment Trends for Women, 2008*.

[13] International Labour Organization, *Global Employment Trends for Women, 2009*.

and Herzegovina, Chile, Cyprus and Greece); gender-sensitive curricula and teaching methods to address gender stereotypes in educational and career choices (Jamaica); and the establishment of new or improved childcare services (Belgium).

33. In Serbia, the Ministry of Economy and Regional Development, with the support of UNDP, created 261 new employment opportunities, 114 of which were taken up by women. WFP facilitated the participation of 935,000 women in food-for-training activities and 1.8 million women in food-for-work activities in 2008. Training activities helped women acquire livelihood skills, such as literacy and numerical skills, to enhance their employment and income-generation opportunities.

34. Unequal sharing of unpaid work between women and men, including caregiving, constrains women's ability to fully participate in the labour market.[14] A number of initiatives promoting more equal sharing of responsibilities were reported (Australia, Finland, Malta, Singapore). Malta introduced the "Telework National Standard Order" for the private and public sectors to promote flexible working arrangements and more equal sharing of family responsibilities. Belarus took gender perspectives into account in amending its Labour Code to support parenting roles. In Singapore, the Tripartite Workgroup on Enhancing Employment Choices for Women, which included representatives from unions, employers and the Government, initiated the "30 Minutes to Work" programme, whereby non-working women were matched with jobs that were located within close vicinity to their homes. WFP noted that flex-time, shift work and availability of childcare services facilitated in the participation of women in food-for-work activities.

35. Policy and legislative interventions that include affordable childcare and maternal, paternal and parental leave provisions are critical to ensure the equitable participation of both women and men in the labour market, but continue to be primarily targeted at women. Since 2007, the Ministry of Social Development of Mexico has coordinated nursery and childcare support for working mothers. In Malta, a childcare subsidy scheme was implemented to increase the availability and affordability of quality childcare. Under this scheme, financial assistance will be provided to employed parents with children under the age of three to mitigate the cost of childcare.

36. In 2008, Singapore amended its laws to extend paid maternity leave from 12 to 16 weeks and introduced a marriage and parenthood package which provides childcare leave for both parents. Cyprus amended its laws to increase maternity leave from 16 to 18 weeks for biological mothers and from 14 to 16 weeks for adoptive mothers. It also increased the period during which the mother can have one hour off work every day for the purpose of breastfeeding and/or for childcare up to nine months following the day of confinement, or the day when the maternity leave started, in cases of adoption. Labour legislation was amended in Ecuador to establish paid paternity leave for 10 days from the birth of a newborn, which could be extended to cases of adoption and in the event of illness of the mother or child.

37. Ensuring decent work is an integral part of efforts to integrate women into development. Women are often concentrated in low-paid jobs with little security and limited access to decision-making. Occupational segregation and gender wage gaps persist in all parts of the world. The gender wage gap is estimated to range from 3 to

[14] See E/CN.6/2009/2.

51 per cent, with a global average of 17 per cent.[15] In Belgium, for example, the gender wage gap was 13 per cent in 2008, and women earned about 20 per cent less than men in all the employment sectors of the labour market in Finland.

38. Several Member States reported on actions taken to address direct and indirect discrimination against women in the workplace, such as sexual harassment, dismissal owing to pregnancy and birth, and unequal remuneration. In Greece, a law on the equal treatment of women and men in access to employment and professional education addressed the issue of sexual harassment in the workplace and victim compensation. It stipulated that employers could not discriminate against a pregnant woman or a woman who had given birth. Australia and Chile introduced new legislation to promote equal pay for work of equal value. In response to its high wage gap, Finland launched a tripartite programme for equal pay for work of equal value in 2006 and established a high-level monitoring group to assess its progress in implementation.

39. A number of Member States reported on efforts to reduce gender-based horizontal occupational segregation in the labour market, including by encouraging women to enter male-dominated occupations. The Human Employment and Resource Training Trust/National Training Agency in Jamaica incorporated a gender component in its training programmes which significantly increased the enrolment of women and girls in technology fields, as well as in other non-traditional areas. Finland addressed the multiple discrimination that minority and migrant women face in the labour market through training programmes to increase women's knowledge and professional skills and a campaign to educate employers and work communities on migrants' needs as employees.

40. Some initiatives to improve women's situation in the labour market taken by Member States targeted both public and private organizations. In Finland, the preparation of an annual gender equality plan — which contains a gender equality assessment, measures for improving the situation and review of the results of the previous year's plan — is obligatory for workplaces with more than 30 employees, as well as for educational institutions. The plan is developed in cooperation with employees and entails sanctions for non-implementation. Mexico developed a public/private partnership between the Government of Mexico and private organizations involving 177 public and private organizations from 2003 to 2008. The initiative, which aimed to promote gender equality, including through preventing sexual harassment and reducing discrimination against women in staff recruitment, training and professional development, benefited over 300,000 women workers.

41. The importance of improving collection of sex-disaggregated, reliable and comparable data on the distribution of paid and unpaid work, including through time-use surveys, is recognized. Mexico, for example, reported that in 2008, women, on average, performed a total of 66.6 hours of paid and unpaid work per week, 10 hours more than men. The Economic Commission for Latin America and the Caribbean provided technical assistance to the national statistical institutes of Colombia, Chile, the Dominican Republic, Honduras, Peru and Uruguay to generate

[15] International Trade Union Confederation, "The Global Gender Pay Gap", 2008. Available from http://www.ituc-csi.org/IMG/pdf/gap-1.pdf.

gender statistics, including an assessment on preparations of time-use surveys to measure unpaid work.

Promoting women's entrepreneurship

42. The importance of promoting enterprise development for women is increasingly recognized in poverty alleviation and economic development strategies.[16] Women entrepreneurs tend to be concentrated in small and precarious enterprises because of their limited access to and control over resources such as land, credit, technology, information and markets.[15] Some Governments and United Nations entities have taken initiatives to address the constraints faced by women entrepreneurs, including, inter alia, through the establishment of mechanisms and provision of capacity-building and microfinance.

43. The Ministry of Employment and the Economy of Finland established a working group to consider issues concerning women entrepreneurship. The Union of Chambers and Commodity Exchanges of Turkey established a Board of Women Entrepreneurship in 81 provinces to provide capacity-building and guidance to women entrepreneurs.

44. The Government of Japan implemented a mentorship programme whereby established businesswomen provide guidance to aspiring female entrepreneurs. In 2008, UNCTAD launched the first Women in Business Award through its various Empretec Centres worldwide. The award was granted to women-owned businesses in Japan, Jordan and Uganda that had successfully used the business development services of the UNCTAD Empretec Centres in their respective countries and had excelled in developing innovative business ideas, creating jobs and increasing income.

45. Some Member States and United Nations entities reported on the establishment of microfinance schemes to promote women's entrepreneurship and to create employment opportunities. Mexico's Microfinance Fund for Rural Women provided loans to poor rural women in amounts ranging from 1,500 to 6,000 pesos ($108-432), with recovery times between 4 and 12 months. From January to June 2008, the Fund channelled 169.5 million pesos ($15.6 million) through 22 microfinance institutions and awarded 595 million pesos ($54,687,500) to 190,405 women. The Government of Turkey launched, in collaboration with the Foundation for Women Entrepreneurs and Garanti Bank, the "Female Entrepreneur Support Package" to provide credits of up to $30,000 for small- and medium-scale enterprises run by women. China supported women in business start-ups through the provision of microcredit, policy consultations and information exchange.

46. Through its entrepreneurship programme for female-headed households, Colombia provided 10,468 micro-loans, a total of 13,153 million pesos (approximately $6.6 million), to women between 2006 and 2009. Capacity-building on economic activities was also provided. A fifth national fair for women entrepreneurs was held in 2008 with the participation of 29 enterprises and 352 women micro-entrepreneurs. The Solidarity Fund for the Microenterprise Family in El Salvador extended credit to micro-enterprises and served the needs of women heads of families. The Women's Development Bank of Venezuela offered microcredit loans and training on entrepreneurship and project management to women.

[16] International Labour Organization, "Gender equality at the heart of decent work", Geneva, 2009.

47. Many efforts to improve women's entrepreneurship focused on capacity-building. Through its Empretec programmes, UNCTAD provided entrepreneurship training for women to prepare them to seize opportunities created by open markets. ECE, in collaboration with The Golda Meir Mount Carmel International Training Centre in Haifa, Israel, is organizing biannual capacity-building workshops on women's entrepreneurship. Participants from Central Asian countries include representatives of governmental institutions and small and medium-scale enterprise support agencies, NGOs providing small business support and development, women's business associations and individual entrepreneurs.

48. Within the framework of its Relief and Social Services Programme, UNRWA established 65 women's programme centres that provided training for women entrepreneurs in areas such as computer literacy, hairdressing, sewing and traditional Palestinian handicrafts. In Lebanon, business incubation centres, including a hair salon and sewing units, were created in two camps as a strategy to combat unemployment among women.

49. Through its "Women Leading for Livelihoods" project, which aims to promote the economic independence and empowerment of refugee women and girls worldwide, UNHCR undertook activities in Brazil, the Democratic Republic of the Congo, Georgia, Kenya, Morocco and Serbia that promoted computer literacy, language and vocational training, innovative farming techniques, market access and microcredit, and provided small business centres and childcare. The Division of Public Administration and Development Management in the Department of Economic and Social Affairs launched a "Centre for Women and Technology for the Arab Region" to empower women and girls to take leadership roles as entrepreneurs and innovators in the information and communications technology sector.

50. UNDP supported efforts to increase access to finance and business skills by women running small- and medium-scale enterprises in Kenya through a joint initiative with the Equity Bank. The programme included a capacity development component to increase the business competitiveness of women-owned enterprises. UNDP also supported the launch of small- and medium-sized enterprises in Bahrain, with women accounting for 73 per cent of the beneficiaries. UNDP supported the Ministry of Economy and Regional Development in Serbia in a self-employment programme for women who had been made redundant.

V. Increasing access to social protection

51. Social protection systems advance the well-being and security of citizens by protecting them from vulnerability and deprivation,[17] for example during periods of unemployment, illness and in old age, and are a key element in national development strategies. Although access to social protection is recognized as a basic right of all individuals, most men and women do not have adequate levels of social protection.[18]

52. In many countries, however, innovation with unemployment insurance schemes, universal health coverage and social pensions has played a critical role in

[17] International Labour Organization, "Social protection: a life cycle continuum investment for social justice, poverty reduction and social development, Geneva, 2003.

[18] International Labour Organization, *World of Work Report, 2008*, Geneva.

promoting gender equality and the empowerment of women. Child-oriented cash transfer programmes have shown positive results in improving children's health, nutrition and education. Basic non-contributory social pensions help reduce inequalities in income and quality of life between older women and men and increase the well-being of households. The access of many women to social protection, however, remains limited, especially when they are engaged in precarious employment and in unpaid work and, therefore, are unable to pay premiums for private insurance or to save for the future. Cash benefits in the form of family and child allowances not only increase the income of women and assist families with the costs of raising children, but also support the well-being of families by improving children's education, health and nutritional status.

53. At the national level, innovative measures have been taken to expand the usage and coverage of social security provisions. Singapore's "Marriage and Parenthood" package, introduced in 2008, provides financial support to parents. The package includes a $4,000 cash gift for the first and second children and $6,000 for the third and fourth children for increased expenses during pregnancy and at the time of birth. In accordance with the Action Plan on the Implementation of the General Agreement (2008-2010) established among the Association of Trade Unions, the Association of Employers and the Government, the Russian Federation took measures to protect mothers and children and persons with family responsibilities.

54. In Turkey, the employment package adopted in May 2008 includes provision of social security premiums through the Unemployment Insurance Fund for newly employed women and unemployed young women and men from 18 to 29 years of age. Viet Nam paid attention to social protection for women as part of its poverty reduction efforts by providing preferential credit through the National Fund on Employment and short-term funding for education and health-care purposes.

55. Because of their shorter work histories in the formal sector, interruptions of work for childcare, lower wages and early retirement, women are likely to earn smaller pensions.[19] In some countries, pension schemes are being reformed to cover the financial needs of older women. Qatar reported that women account for 68.9 per cent of the 7,028 beneficiaries of pensions. To improve its existing pensions system, the Government of Australia undertook a thorough review of the pension system in 2008-2009 and introduced a $14.2 billion pension reform package. The reform, which includes significant structural reforms and increased payments, is expected to greatly benefit women who rely more than men on old age pensions for retirement.

56. Social welfare policies were implemented by some Member States to assist women with specific needs. Qatar provided free housing to women in need, including widows and divorced women. The Supreme Council of Women in Bahrain recommended the establishment of a support fund for divorced women. Yemen established funds, including the Social Welfare Fund and the Social Fund for Development, which provide legal and financial assistance to low-income women in need, especially victims of domestic violence.

57. Through its Relief and Social Services Programme, UNRWA continued to provide cash and in kind support to female refugees, including those married to non-refugees. WFP provided safety nets, including programmes on school feeding,

[19] World Bank, "Gender-differentiated impacts of pension reform", Washington, D. C., April 2004. Available from http://www1.worldbank.org/prem/PREMNotes/premnotes85.pdf.

mother and child health and nutrition, HIV/AIDS, as well as food-for-assets, and voucher and cash-based programmes.

VI. International development cooperation

58. International development cooperation remains a critical mechanism for financing gender equality and women's empowerment.[2] In 2008, the outcome of intergovernmental meetings, such as the fifty-second session of the Commission on the Status of Women[20] and the review of the Monterrey Consensus on financing for development,[21] emphasized the importance of financing for gender equality.

59. The financing gap for achieving MDG3 in low-income countries was estimated to range from $8.6 billion in 2006 to $23.8 billion in 2015.[22] From 2001 to 2005, only $5 billion of a total $20 billion in bilateral aid allocated to specific sectors focused on activities that had gender equality as a principal or significant objective. Two thirds of that funding was directed to the social sectors, mainly health and education, and limited funds were allocated to promoting gender equality in areas such as agriculture, infrastructure or finance.[23] The current financial and economic crisis is expected to lead to a decline in official development assistance,[24] which could negatively impact the integration of gender perspectives into national development policies and strategies.

60. Gender equality continued to be the guiding principle for international development cooperation in a number of countries. The prioritization of the needs of women and girls in all policies and programmes was integral to Australia's $3.7 billion international development cooperation programme. The Government of Australia is working with development partners to assess and monitor the impacts of the crisis on developing countries in their regions. In March 2008, the Minister for Development Cooperation of Denmark launched the "Millennium Development Goal 3 Global Call to Action" to attract worldwide attention to the promotion of gender equality and women's empowerment and succeeded in mobilizing commitments for the empowerment of women. Denmark committed to double financial allocations for women in Africa from DKK 200 million to DKK 400 million. An additional DKK 100 million was allocated for an MDG3 partnership with Liberia. Interventions target disadvantaged women in poor communities and include income-generating programmes, such as access to loans and microcredit.

61. Other countries also took steps to prioritize assistance to women. Gender equality has been a focus area of Finland's support to the World Bank. A significant portion of Qatar's assistance of $426 million in 2007 to 75 developing countries was designated to provide support to women, including through health and social services.

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[20] See E/2008/27 (Supp)-E/CN.6/2008/11 (Supp).

[21] See A/CONF.212/7.

[22] C. Grown and others, "The financial requirements of achieving gender equality and women's empowerment", World Bank, Washington, D. C., 2006.

[23] Organization for Economic Cooperation and Development-Development Assistance Committee secretariat, "Aid to support gender equality, 2001-2005", Paris, 2007.

[24] *World economic situation and prospects 2009* (updated as of mid-year), United Nations publication, Sales No. E.09.II.C.2.

62. Some Member States provided information on specific interventions to bring increased attention to gender equality perspectives in their cooperation programmes. The Government of Portugal requires that project proposals consider gender equality issues, including through impact assessments and development of methodologies. Japan integrates gender perspectives throughout all stages of its assistance (planning, execution and evaluation) in all fields (poverty eradication, sustainable development, peacebuilding).

63. Member States reported on support to specific sectors. Finland incorporated gender perspectives in its Aid for Trade Programme. Australia supported initiatives to reduce maternal mortality in Indonesia through a $49 million multi-year maternal and neonatal health programme. The German Development Cooperation provides support to partner countries in integrating gender perspectives in their legal frameworks for economic development, labour market policies and vocational training programmes.

64. The German Government also supported the microfinance "Self-Help Group-Bank Linkage Programme", launched by the National Bank for Agriculture and Rural Development in India, to link self-help groups, membership of which is 90 per cent women, to the formal banking system. A total of 49 million low-income households, or more than 30 per cent of the rural population, gained access to financial services. Employment increased by 20 per cent and income by 30 per cent, lifting 20 per cent of clients out of poverty. Household expenditures for nutrition and health increased by 40 per cent. Training courses for female trainers affiliated with the national microfinance association in Mozambique were also supported by the Government of Germany. The training was tailored to women's roles as wage-earners and included courses on management of finances.

65. Some multilateral institutions also outlined specific areas in which they provided assistance to developing countries. Through the Enhanced Integrated Framework and Aid for Trade, the World Trade Organization assisted least developed countries and other developing countries to address the gender-specific constraints in trade liberalization and to identify and address gender equality concerns in trade and development agendas.

66. The launch in 2007 of the World Bank's action plan entitled "Gender equality as smart economics" helped to strengthen gender mainstreaming in World Bank and International Finance Cooperation operations in the economic sectors, such as agriculture and rural development, economic policy, financial management, private sector development, public sector governance and infrastructure. As of January 2009, close to $30 million had been allocated for 149 initiatives in 73 countries over a period of four years. In addition to operational support, the plan aims to improve knowledge and statistics on women's economic participation and the relationship among gender equality, growth and poverty reduction. The plan has mobilized resources for innovative projects that empower women economically, such as an initiative launched to facilitate the transition of girls from school to work.

VII. Integrating gender perspectives into responses to the financial and economic crisis

67. The current global financial and economic crisis is threatening the progress made in integrating gender perspectives in development in many areas, including in national development policies, strategies and action plans. There is recognition that the global crisis has gender-specific impacts that could place a disproportionate burden on women, in particular poor, migrant and minority women.[14] According to ILO, although statistical data are not yet available, the current crisis is expected to have a more negative impact on female unemployment rates than on male unemployment rates in most regions of the world, in particular in Latin America and the Caribbean.[13] Estimates indicate that the number of unemployed women could increase by up to 22 million in 2009.[13] The differential impact, however, will vary across countries depending on the gender-based job segregation.[25]

68. Analysis of past crises demonstrates that the manner in which countries use monetary and fiscal policies to respond to recessions can also lead to disproportionate impacts on women and girls. The tendency to reduce public spending can have an adverse effect on social services on which poor women and men are dependent. Girls may be withdrawn from schools to help with household work during times of economic crisis, reinforcing gender gaps in education[26] and undermining the long-term development for society as a whole.[27] Unemployment and decreasing household incomes can increase unpaid work, including caregiving, performed by women and girls,[28] and may force women into vulnerable and informal employment.[29] In many contexts, women take on additional responsibilities to provide goods that their families are no longer able to afford.[30] As caring and unpaid work is not included in the calculation of the gross domestic product, this impact of the crisis is often neglected in economic analysis and in policy responses.

69. Effective responses to the economic crisis are critical to ensure that poverty levels are not increased and that future development is not jeopardized through

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[25] Stephanie Seguino, "The global economic crisis and its gender implications", paper prepared for the Commission on the Status of Women at its fifty-third session, New York, 2009.

[26] United Nations Research Institute for Social Development, *Gender equality: striving for justice in an unequal world* (United Nations publication, Sales No. E.05.III.1).

[27] Sakiko Fukuda-Parr, "The human impact of the financial crisis on poor and disempowered people and countries", paper presented to the Interactive Panel on the Global Financial Crisis, held during the sixty-third session of the General Assembly, New York, 2008. Available from http://www.un.org/ga/president/63/interactive/gfc/sakiko_p.pdf.

[28] International Labour Organization, EGM/ESOR/2008/BP.2, background paper prepared for the Expert Group Meeting on equal sharing of responsibilities between women and men, including caregiving in the context of HIV/AIDS, convened by the Division for the Advancement of Women of the Department of Economic and Social Affairs, Geneva, October 2008.

[29] Diane Elson, "International financial architecture: a view from the kitchen", paper written for publication in Politica Femina, 2002. Available from http://www.eclac.org/mujer/curso/elson1.pdf.

[30] Mayra Buvinic, "The global financial crisis: assessing vulnerability for women and children, identifying policy responses, written statements presented to the Interactive Expert Panel on gender perspectives of the financial crises, convened during the fifty-third session of the Commission on the Status of Women. The statement was based on a power point presentation on "Impact of the Financial Crisis on Women and Families" by Shwetlena Sabarwal and Nistha Sinha, World Bank, Washington, D. C., February 2009. Available from http://www.un.org/womenwatch/daw/csw/csw53/panels/financial-crisis/Buvinic.formatted.pdf.

reduced potential to achieve the Millennium Development Goals. For example, the World Bank estimated that if the crisis were not contained, the financial shock would result in 200,000 to 400,000 additional infant deaths per year on average from 2009 to 2015.[30] A study of 59 developing countries suggests that declines in gross domestic product are likely to lead to significantly higher average infant mortality rates among girls than boys.[31] Economic stimulus packages for development must ensure earmarked funds for gender equality and women's empowerment.

70. Responses from Member States indicated awareness of the differential impact the crisis could have on women and, in some instances, reported steps taken to reduce the potential negative impact. Finland noted the differential impact of the crisis on women, including through pressure to reduce the number of employees in the public sector. In Germany, evidence from previous economic crises showed that mitigating measures often targeted male-dominated economic sectors, such as subsidies to automotive industries. The importance of designing programmes that can tap into the economic potential of women through the promotion of employment in female-dominated sectors and the provision of support for education programmes that target at women and girls, as well as the design of financial products that meet the specific needs of women, was recognized. In July 2009, the National Institute for Women of Mexico convened an expert group meeting to analyse the financial crisis from a gender perspective and its impact on women's employment.[32]

71. A number of Member States reported on actions taken to integrate gender equality concerns into responses to the financial and economic crisis. Using the gender mainstreaming strategy in all ministries, Finland aims to ensure that the gender dimensions of economic recovery policies are taken into consideration. Jamaica is increasing the number of gender focal points within line ministries to ensure that gender perspectives are central to all policy responses to the economic crisis.

72. The economic stimulus measures undertaken by Japan included assistance to female-headed households and stay-at-home mothers. The Government of Australia introduced two economic stimulus packages in which women were significant beneficiaries, including as recipients of approximately 68 per cent of lump-sum payments under the first stimulus package. In the context of the crisis, Trinidad and Tobago decided to retain social programmes aimed at the economic empowerment of women. Jamaica introduced tax measures to invest in physical and social infrastructure and resolved to protect public expenditures in social sectors, such as health and education. UNFPA collaborated with Governments to promote the integration of reproductive health and rights and population development concerns into economic recovery packages.

73. United Nations entities have examined the potential impact of the crisis on women through expert meetings and online discussions. In the UNCTAD meeting on gender mainstreaming in trade policy (2009), experts called for integrating

[31] S. Baird and others, "Aggregate income shocks and infant mortality in the developing world", World Bank Policy Research Working Paper No. 4346, Washington, D.C., 2007.

[32] The meeting was organized in collaboration with the Division for Gender Affairs of ECLAC, the International Research and Training Institute for the Advancement of Women and UNIFEM, and with the sponsorship of the International Association for Feminist Economics and the support of the United Nations Inter-Agency Group on Gender Issues in Mexico.

gender perspectives in the design of national stimulus packages as well as the expansion of microcredit and government support for businesses owned by women. At the UNCTAD Public Symposium on "The global economic crisis and development — the way forward" (2009), a range of stakeholders, including representatives of Governments and Parliaments, civil society, academia, the private sector and the media, analysed policy responses from a gender perspective, including their impact on the care economy.

74. UNDP initiated an internal e-consultation on its list-serve Gender-Net (2009) to assess the impact of the economic and financial crisis on gender equality and is finalizing a guidance note on "The Impact of the Current Economic and the Financial Crisis on Gender Equality" to provide recommendations and actions for country offices.

VIII. Conclusions and recommendations

75. While progress has been made on integrating women in development in some areas, such as the targets for Millennium Development Goals 3 — education, employment and political participation — the gains made have been slow and uneven across regions. The priorities and needs of women are not systematically incorporated into national development policies and strategies. Where efforts have been made to integrate gender perspectives at policy level, significant gaps in implementation remain. The food crisis poses new challenges for women in development in many parts of the world and the financial and economic crisis is also expected to have disproportionate impacts on women, in particular in relation to employment.

76. Despite reported initiatives to integrate gender perspectives into employment, entrepreneurship development and social protection as part of national development efforts, gender inequalities persist. Strengthened efforts to fully implement gender mainstreaming and increase allocation of resources, including through gender-responsive budgeting, are needed in all areas.

77. Significant constraints on women's access to full employment and decent work remain in many parts of the world, despite reported efforts to reduce occupational segregation, wage gaps and other discrimination, and to promote balance between paid work and family responsibilities and increased sharing of unpaid work between women and men. Measures to support women's entrepreneurship need to be significantly strengthened, including through access to financial services and capacity-building. Design of social protection measures, including cash benefits, unemployment benefits, health coverage and pensions, must take into account the specific priorities, needs and vulnerabilities of women and girls, particularly in the context of the financial and economic crisis.

78. Responses to the financial and economic crisis, including both the creation of employment creation and social protection measures, must be gender responsive to ensure that the gains made in the promotion of gender equality and empowerment of women are not reversed. Adequate levels of national resource allocations and official development assistance for gender equality and empowerment of women, including in productive sectors, should be maintained throughout the crisis and its aftermath.

79. The General Assembly may wish to call on Governments, the United Nations system, the Bretton Woods institutions, international and regional organizations, non-governmental organizations, civil society and other relevant actors to:

(a) Integrate a gender perspective into the design, implementation, monitoring and evaluation and reporting of all national development policies, strategies and plans, in a coordinated manner across all policy areas, including economic growth and development, social protection and poverty reduction;

(b) Incorporate gender perspectives into local, national, regional and international responses to the financial and economic crisis, including through designing gender-responsive stimulus packages that create employment opportunities for women as well as men; investing in both physical and social infrastructure, taking into account the care economy; and maintaining adequate levels of funding for gender equality and empowerment of women;

(c) Increase the share of development assistance specifically targeting gender equality and women's empowerment, through both gender mainstreaming and specific activities for women's empowerment, and strengthen mechanisms to effectively measure resources allocated to incorporating gender perspectives in all areas of official development assistance;

(d) Develop methodologies and tools for systematic gender-responsive budgeting across all sectors, including through analysis of both revenues and expenditures and systematic monitoring of impact;

(e) Establish and fund active gender-sensitive labour market policies devoted to the promotion of full and productive employment and decent work for women and men;

(f) Adopt, implement, evaluate and, where necessary, review gender-sensitive legislation and policies that promote balance between paid work and family responsibilities, reduce occupational segregation and advance equal remuneration;

(g) Take measures to develop, finance, implement, monitor and evaluate gender-responsive policies and programmes aimed at promoting women's entrepreneurship, including through increasing access to financial resources, and assist women-owned businesses to participate in and benefit from, inter alia, international trade, technological innovation and transfer, and knowledge and skills training;

(h) Ensure that social protection measures, such as health insurance, child and family allowances, and information on those benefits, are widely available and accessible to all workers, including in the informal sector, and that those measures do not reinforce gender biases;

(i) Actively involve national mechanisms for gender equality and women's empowerment and other women's groups and networks, through consultation and opportunities, to participate in the formulation of national development policies, strategies and action plans, including poverty eradication strategies;

(j) Strengthen the capacity of national statistical offices to effectively undertake comprehensive collection of reliable, comparable and gender-sensitive statistics to identify the needs and priorities of women and girls in all areas of development, including through time-use surveys.